

United States Bankruptcy Court
Northern District of Alabama

In re:
Christopher John Andrukaitis
Debtor

Case No. 22-01544-DSC
Chapter 13

District/off: 1126-2
Date Rcvd: Sep 19, 2022

User: admin
Form ID: pdfcfm

Page 1 of 3
Total Noticed: 26

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2022:

Recip ID	Recipient Name and Address
db	+ Christopher John Andrukaitis, 662 Chelsea Station Circle, Chelsea, AL 35043-3081
cr	+ North Shelby Fire & Emergency Medical Services, Comer & Upshaw, LLP, 5184 Caldwell Mill Road, Suite 204 #287, Birmingham, AL 35244-1913
10904510	+ BSI FINANCIAL SERVICES, % RUBLIN LUBLIN LLC, 11 N WATER STREET, SUITE 10290, MOBILE AL 36602-5010
10906732	+ Greenvale Pediatrics, CCRSI, P.O Box 10, Jasper, AL 35502-0010
10904516	+ HOLLY HOLLON, 662 CHELSEA STATION CIRCLE, CHELSEA AL 35043-3081
10904518	+ NORTH SHELBY FIRE & EMERGENCY, % COMER & UPSHAW, LLP, 5184 CALDWELL MILL ROAD, SUITE 204 #287, BIRMINGHAM, AL 35244-1913

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
10904508	+ Email/PDF: bncnotices@becket-lee.com	Sep 19 2022 23:34:08	AMERICAN EXPRESS, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO TX 79998-1540
10928684	Email/PDF: bncnotices@becket-lee.com	Sep 19 2022 23:34:04	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
10904509	+ Email/Text: bankruptcy@bsifinancial.com	Sep 19 2022 23:31:00	BSI FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 517, TITUSVILLE PA 16354-0517
10904511	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 19 2022 23:32:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS OH 43218-2125
10904512	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 19 2022 23:34:08	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS NV 89193-8873
10904513	+ Email/Text: mrdiscen@discover.com	Sep 19 2022 23:31:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY OH 43054-3025
10911630	Email/Text: mrdiscen@discover.com	Sep 19 2022 23:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
10904514	+ Email/Text: sandy@ccrsi.com	Sep 19 2022 23:31:00	GREENVALE PEDIATRICS, % CREDIT & COLLECTIONS, 403 4TH AVE S, JASPER AL 35501-3705
10904515	^ MEBN	Sep 19 2022 23:27:40	HAVEN APARTMENT HOMES, % RENT RECOVERY SOLUTION LLC, 1945 THE EXCHANGE, STE 120, ATLANTA GA 30339-2062
10946545	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 19 2022 23:32:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
10904517	Email/Text: bankruptcy@nathan-nathan.com	Sep 19 2022 23:31:00	NATHAN & NATHAN, 2215 1ST AVENUE

SOUTH, BIRMINGHAM AL 35233				
10905842	+ Email/PDF: rmscidi@recoverycorp.com	Sep 19 2022 23:33:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
10945959	Email/Text: bnc-quantum@quantum3group.com	Sep 19 2022 23:32:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788	
10904519	+ Email/PDF: gecscdi@recoverycorp.com	Sep 19 2022 23:33:52	SYNCHRONY BANK/PEPBOYS, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO FL 32896-5060	
10904520	+ Email/PDF: gecscdi@recoverycorp.com	Sep 19 2022 23:33:52	SYNCHRONY BANK/QVC, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO FL 32896-5060	
10948304	+ Email/PDF: gecscdi@recoverycorp.com	Sep 19 2022 23:34:18	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021	
10945095	^ MEBN	Sep 19 2022 23:26:58	TRINITY EMERGENCY PHYSICIANS, LLC, PO BOX 1123, MINNEAPOLIS, MN 55440-1123	
10904521	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 19 2022 23:34:13	WELLS FARGO BANK NA, 1 HOME CAMPUS MAC X2303-01A, 3RD FLOOR, DES MOINES IA 50328-0001	
10951780	+ Email/Text: bankruptcy@bsifinancial.com	Sep 19 2022 23:31:00	WILMINGTON SAVINGS FUND SOCIETY, C/O BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480	
10924275	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Sep 19 2022 23:34:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438	

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2022 at the address(es) listed below:

Name	Email Address
Amanda Beckett	on behalf of Creditor RESIDENTIAL MORTGAGE LOAN TRUST I BY US BANK NATIONAL ASSOCIATION, NOT IN

District/off: 1126-2
Date Rcvd: Sep 19, 2022

User: admin
Form ID: pdfcfm

Page 3 of 3
Total Noticed: 26

ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE abeckett@rubinlublin.com,
AB-ECF-Notifications@rubinlublin.com;lcaplan@rlselaw.com;nbrown@rlselaw.com;akhosla@rlselaw.com;ruluecf@gmail.com;
BKRL@ecf.courtdrive.com

Bradford W. Caraway
ctmail@ch13bham.com bhamch13@ecf.epiqsystems.com

Grafton Moore Weinacker
on behalf of Debtor Christopher John Andrukaitis
pn.igotnotices@gmail.com;bbrs.sort@gmail.com;bbrs.igotnotices@gmail.com;bbrs.sort2@gmail.com;aw.igotnotices@gmail.com
;bbrssort4@gmail.com;R62238@notify.bestcase.com

J. Suzanne Shinn
on behalf of Debtor Christopher John Andrukaitis
pn.igotnotices@gmail.com;bbrs.sort@gmail.com;bbrs.igotnotices@gmail.com;bbrs.sort2@gmail.com;aw.igotnotices@gmail.com
;bbrssort4@gmail.com;R62238@notify.bestcase.com

William Kent Upshaw
on behalf of Creditor North Shelby Fire & Emergency Medical Services wkupshaw@comerupshaw.com
jneedham@comerupshaw.com

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION**

IN RE:

**Christopher John Andrukaitis
Social Security No. XXX-XX-7208**

Case No. 22-01544-DSC13

Debtor(s).

CONFIRMATION ORDER

A confirmation hearing was held on 09/13/2022, and it is hereby

ORDERED, ADJUDGED and DECREED:

1. The debtor's Chapter 13 plan filed 07/06/2022 (Doc. no. 2) is **CONFIRMED**.
2. Each creditor must file a written proof of claim in the form provided by law to participate in distributions under the plan. Claims will be paid as duly filed, without hearing, unless a written objection is filed as provided by the Bankruptcy Code. If an objection is filed, the court may conduct a hearing to determine the allowed amount of the claim.

The Trustee's objection to Confirmation and Motion to Dismiss are withdrawn.

The Trustee's objection to debtor(s)' claim of exemptions is withdrawn.

3. Attorney's Fees to be Paid Through the Chapter 13 Trustee:

Attorney's fees are awarded to **Bond, Botes, Reese & Shinn, P. C.** and will be paid by the Chapter 13 Trustee from the Plan payments received from the debtor(s), with the following terms:

The total fee awarded to debtor(s)' attorney is **\$3,500.00**. The amount of the attorney's fee paid prepetition is **\$500.00**. The balance of the fee to debtor(s)' attorney is **\$3,000.00**, as follows: **\$1,125.00** at confirmation, **\$565.00** per month for **two** months, then **\$100.00** per month thereafter until paid in full.

These payments shall be made by the Chapter 13 Trustee from plan payments received from the Debtor(s), and shall NOT be paid directly by the Debtor(s).

4. Unless the plan provides otherwise, debtor will continue to pay pre-petition and post-petition utility service debt with all utility providers in the ordinary course of business in lieu of posting a deposit as adequate assurance of future utility payment under § 366 of the U.S. Bankruptcy Code and acknowledges that the automatic stay does not bar a utility's effort to collect pre-petition and post-petition utility service debt.

5. All creditors whose claims are paid direct by debtor are granted limited relief from the automatic stay to contact the debtor by mail or telephone concerning the payment of post-petition (no pre-petition) monthly installment payments.

6. If the debtor has an ongoing child support, alimony, or utility obligation and fails to make any post-petition payment for a debt on that obligation, relief from the automatic stay is granted to collect that, or any future debt, or to enforce any order or contract associated with the obligation.
7. Adequate protection payments made by the Trustee in accordance with 11 U.S.C. § 1326(a)(1) and the debtor's Chapter 13 plan are hereby approved.
8. Pursuant to Part 7 of the debtor(s)' plan, the Trustee will make the monthly payments required in Parts 3 through 6 of the plan, including the distribution of attorney's fees, in the sequence of payments set forth in Administrative Order 17-04.
9. If this case is dismissed, any monies received prior to the order of dismissal shall be distributed according to the confirmed plan.

Dated: September 19, 2022

/s/ D. Sims Crawford
D. SIMS CRAWFORD
United States Bankruptcy